Table I.C.3. b(1996) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 empl oyees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17. 5%	15. 1%	13. 6%	17. 1%	17. 7%	18. 8%	15. 1%	18. 3%
Industry group								
Agric., fish., forest.	19. 5%	15. 5% *	8. 7% *	17. 8% *	22. 1%	25.6%	15. 5%	23. 4%
Mi ni ng	14.6% *	0.4% *	1. 9% *	46. 7%	31. 9%	4.5% *	10. 1%	15. 7% *
Construction	16. 4%	26.0%	9. 7% *	13.0%	18. 4%	16. 8%	15. 5%	17. 2%
Manufacturing	15. 4%	17. 5% *	15. 2%	16. 8%	13. 2%	16. 4%	17. 2%	15. 1%
Transp., commu., util.	13. 1%	13. 9% *	15.8% *	13. 2%	20. 7%	10. 3%	15. 8%	12.6%
Wholesale trade	17. 3%	14. 6%	11. 1%	15.0%	20. 8%	17. 3%	13. 9%	18. 4%
Retail trade	22. 3%	14. 3%	19. 8%	23. 2%	26. 4%	22. 4%	18. 5%	23. 5%
Fin., ins., real est.	21. 2%	12. 0%	11. 1% *	18. 5%	20. 9%	25. 8%	12. 9%	23. 7%
Servi ces	16. 8%	14. 9%	12. 7%	16. 2%	16. 1%	19. 4%	14. 2%	17. 9%
Unknown	2.8% *	3. 3% *	0.0%	0. 0%	0.0%	0. 0%	2.8%	0.0%
Ownershi p								
For profit, incorporated	17.8%	15. 9%	14.4%	17. 7%	18. 1%	19.0%	15.6%	18.6%
For profit, unincorporated	20.0%	13. 1%	11.3% *	23. 4%	18.9%	27. 3%	14.8%	22. 9%
Nonprofit	15. 3%	13. 9% *	7.1% *	10.8%	15.9%	18. 2%	10. 8%	16. 3%
Unknown	13. 4%	13. 4% *	26. 7% *	14. 8% *	19. 7%	10. 9% *	17. 6% *	12.6%
Age of firm								
Less than 5 years	15. 5%	12. 8%	13.6% *	19. 1%	20. 2%	15. 3% *	13.6%	19. 7%
5-9 years	13. 8%	14. 5%	16.0%	14. 1%	8.9% *	17. 5%	15. 1%	12. 4%
10-19 years	16. 2%	17. 3%	12.6%	14. 5%	20. 3%	17. 1%	14.8%	17. 8%
20 or more years	17.8%	14. 5%	12.7%	19. 1%	16. 7%	20.6%	15. 5%	18.6%
Unknown	18. 6%	28. 7%	20. 1%	16. 4%	20. 1%	18. 3%	17. 8%	18. 7%
Multi/single status								
2 or more locations	18. 3%	22. 5%	13.8%	17. 6%	18. 8%	18. 3%	15. 1%	18. 5%
1 location only	16. 0%	14. 9%	13. 5%	16. 8%	15. 5%	32. 0%	15. 1%	17. 4%
Percent full-time employees						40.00		
Less than 25%	18. 7%	11. 7% *	14. 7% *	22. 4%	22. 4%	18. 0%	17. 1%	19. 4%
25-49%	18. 9%	13. 2% *	14. 5% *	22. 3%	16. 8%	19. 5%	19. 6%	18. 5%
50-74%	18. 7%	15. 5%	15. 4%	16. 6%	22. 4%	18. 7%	15. 4%	19. 9%
75% or more	17. 3%	15. 2%	13. 3%	16. 8%	17. 2%	18. 8%	14. 8%	18. 1%
Union presence								
No union employees	18. 5%	14. 8%	14. 7%	17.8%	18.8%	21. 7%	15. 5%	19. 9%
Has union employees	13. 7%	22. 5% *	5. 5% *	12. 3%	15. 7%	13. 1%	12. 7%	13.9%
Unknown	16. 5%	15. 1%	10. 3% *	14. 3%	13. 4%	17. 8%	13. 0%	16. 9%
Percent low wage employees								
50% or more low wage	23. 3%	13.4% *	19. 7%	27. 7%	27. 2%	20. 8%	20. 3%	24. 1%
Less than 50% low wage	16. 3%	15. 0%	13. 5%	15. 6%	17. 0%	17. 9%	14. 6%	17. 2%
Unknown	18. 4%	17. 2%	11.1% *	19. 3%	16. 1%	19. 2%	15. 4%	18. 7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component. Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.C.3.b(1996) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 54%	1. 09%	1. 09%	0. 84%	0. 78%	0. 94%	0. 65%	0. 57%
Industry group								
Agric., fish., forest.	2. 60%	5. 31% *	4. 20% *	5. 57% *	6. 26%	7. 07%	3. 69%	4. 67%
Mi ni ng	4. 62% *	0. 88% *	1. 01% *	13. 02%	8. 49%	2. 59% *		
Construction	2. 07%	5. 83%	3. 16% *	2. 94%	4. 16%	3. 35%	2. 68%	2. 68%
Manufacturing	0. 98%	5. 59% *	2. 04%	2. 10%	3. 08%	1. 65%	2. 30%	0. 91%
Transp., commu., util.	1. 80%	5. 27% *	5. 00% *	3. 33%	4. 72%	2. 37%	3. 99%	2. 08%
Wholesale trade	1. 55%	2. 52%	3. 05%	1. 95%	3. 40%	2. 37%	1. 68%	1. 62%
Retail trade	1. 25%	2. 90%	2. 15%	1. 83%	2. 99%	1. 88%	1. 29%	1. 39%
Fin., ins., real est.	1. 05%	2. 36%	3. 42% *	5. 00%	3. 45%	1. 70%	1. 48%	1. 28%
Servi ces	1. 11%	1. 46%	1. 69%	1. 54%	1. 31%	2. 31%	1. 14%	1. 25%
Unknown	5. 05% *	5. 02% *	0. 00%	0. 00%	0. 00%	0. 00%	5. 05% *	0.00%
Ownershi p								
For profit, incorporated	0. 35%	1.61%	1. 32%	1. 16%	0. 98%	0.89%	0. 91%	0. 38%
For profit, unincorporated	3. 04%	2. 25%	3. 58% *	6. 82%	2. 32%	7. 22%	1. 77%	3. 98%
Nonprofit	0. 76%	7. 04% *	2. 45% *	1.64%	1. 98%	1.46%	1. 64%	1. 05%
Unknown	2. 48%	11. 66% *	8. 31% *	4. 72% *	2. 78%	3. 70% *	10. 34% *	2. 65%
Age of firm								
Less than 5 years	1. 96%	3. 04%	4. 22% *	2. 57%	5. 41%	8. 18% *	2. 50%	2.81%
5-9 years	0. 91%	1. 55%	2. 17%	2. 39%	3. 28% *	4. 30%	1. 10%	1. 25%
10-19 years	0. 99%	2. 45%	1.71%	1.90%	3. 52%	2. 98%	1. 58%	1. 34%
20 or more years	1.41%	2. 35%	1. 31%	1. 98%	1.64%	2. 12%	0. 91%	1.61%
Unknown	0. 92%	7. 10%	5. 03%	3. 38%	1. 41%	1. 28%	2. 63%	0. 91%
Multi/single status								
2 or more locations	0. 51%	6. 23%	2. 59%	2. 73%	0.86%	0. 83%	1. 13%	0. 51%
1 location only	1. 33%	1.09%	1. 15%	1. 31%	1. 42%	9. 33%	0. 80%	2.57%
Percent full-time employees								
Less than 25%	2. 20%	3. 86% *	5. 66% *	4. 55%	6. 03%	3.94%	3. 07%	2. 65%
25-49%	1. 32%	4. 41% *	5. 61% *	3. 25%	4. 78%	3. 08%	5. 09%	1. 72%
50- 74%	1. 93%	4. 38%	2. 31%	2. 25%	3. 76%	2. 80%	2. 45%	2. 59%
75% or more	0. 64%	1. 29%	1. 42%	0. 88%	0. 90%	1. 06%	0. 81%	0. 65%
Union presence								
No union employees	0. 69%	1. 29%	1. 18%	1. 14%	1. 02%	1. 37%	0. 79%	0. 77%
Has union employees	1. 54%	8. 65% *	2. 94% *	2. 39%	2. 77%	2. 33%	2. 90%	1. 89%
Unknown	0. 89%	3. 95%	3. 75% *	2. 32%	1. 85%	0. 98%	2. 29%	0. 93%
	0. 00%	J. 00/v	J. 10%	2. G2/0	1.00%	0.00/0	2. 20/0	J. 00%
Percent low wage employees	4 400/	4 000/		0 700	0.450	2 225	0.440	0.40%
50% or more low wage	1. 49%	4. 82% *	4. 51%	2. 56%	3. 45%	3. 90%	3. 14%	2. 12%
Less than 50% low wage	0. 54%	1.51%	1. 22%	1. 19%	1. 18%	1. 56%	0. 55%	0. 76%
Unknown	0. 98%	4. 38%	4. 15% *	3. 04%	1. 58%	1. 23%	2. 16%	1. 08%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component. Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.